

EXHIBIT 5

Consumer BBB Complaint (July 2019)

EXHIBIT 5

From: [Ken chan joo chung](#)
To: [michelle](#)
Subject: FW: BBB Complaint 13686960 keyla [REDACTED]
Date: Wednesday, November 20, 2019 12:37:02 PM

From: hperez@lapostatle.org [mailto:hperez@lapostatle.org]
Sent: Wednesday, November 20, 2019 12:29 PM
To: 'Ken chan joo chung' <scitex1209@hotmail.com>
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

The refund will be from harvest moon for \$259.56..

Ill wait for the account closure to be approved before I start to process this return.

From: Ken chan joo chung <scitex1209@hotmail.com>
Sent: Wednesday, November 20, 2019 12:05 PM
To: [hperez@lapostatle.org](#)
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Please send me tracking info after mail

From: [hperez@lapostatle.org](#) [mailto:hperez@lapostatle.org]
Sent: Wednesday, November 20, 2019 11:58 AM
To: 'Ken chan joo chung' <scitex1209@hotmail.com>
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Customer replied to BBB with mailing address

I have reviewed the response made by the business in reference to complaint ID 13686960, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

My address is [REDACTED]
[REDACTED] OH 45402, United States

I will reply to BBB and let them know WE will send out refund today if that is still ok ?

From: Ken chan joo chung <scitex1209@hotmail.com>
Sent: Friday, November 8, 2019 4:35 PM
To: hperez@lapostatle.org
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Oops

Tuesday

Sorry

From: hperez@lapostatle.org [<mailto:hperez@lapostatle.org>]
Sent: Friday, November 8, 2019 4:33 PM
To: 'Ken chan joo chung' <scitex1209@hotmail.com>
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Ur not closed for veteran day Monday ?

From: Ken chan joo chung <scitex1209@hotmail.com>
Sent: Friday, November 8, 2019 4:14 PM
To: hperez@lapostatle.org
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Checked with Michelle last attempt was on this Tuesday by Voicemail and Email but not response.
We can try one more time Today and wait until Monday to see if customer responds or not

From: hperez@lapostatle.org [<mailto:hperez@lapostatle.org>]
Sent: Friday, November 8, 2019 4:12 PM
To: 'Ken chan joo chung' <scitex1209@hotmail.com>
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Do you want to see if some one can contact over the phone and verify ?

From: Ken chan joo chung <scitex1209@hotmail.com>
Sent: Friday, November 8, 2019 4:09 PM
To: hperez@lapostatle.org
Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

We had to verify either Address for Mail or Bank Account number (Customer had 2)

Never responded back to us.

We can do refund by mail if customer can confirm address in BBB complaint is current mailing address or we can just mail the refund to that address

From: hperez@lapostatle.org [mailto:hperez@lapostatle.org]

Sent: Friday, November 8, 2019 4:03 PM

To: 'Ken chan joo chung' <scitex1209@hotmail.com>

Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Yes it was in august the customer contacted BBB saying she has not gotten the refund yet

From: Ken chan joo chung <scitex1209@hotmail.com>

Sent: Friday, November 8, 2019 4:01 PM

To: hperez@lapostatle.org

Subject: FW: BBB Complaint 13686960 keyla [REDACTED]

Since customer did not responded to us, we were suppose to offer her refund by BBB response.

And we have to verify refund method and address if this was gonna be by mail.

This was in August

From: hperez@lapostatle.org [mailto:hperez@lapostatle.org]

Sent: Monday, August 19, 2019 9:04 AM

To: 'Ken chan joo chung' <scitex1209@hotmail.com>

Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Ok I will let you know as soon as I hear back from the customer

From: Ken chan joo chung <scitex1209@hotmail.com>

Sent: Monday, August 19, 2019 9:04 AM

To: hperez@lapostatle.org

Cc: kcastello@lapostatle.org

Subject: RE: BBB Complaint 13686960 keyla [REDACTED]

Once customer confirms, we have to see what option we have at that time especially now we have 2 bank accounts.

Thanks

From: hperez@lapostatle.org [mailto:hperez@lapostatle.org]

Sent: Monday, August 19, 2019 9:01 AM

To: 'Ken chan joo chung' <scitex1209@hotmail.com>
Cc: kcastello@lapostatle.org
Subject: RE: BBB Complaint 13686960 keyla I [REDACTED]

Thank you I will responded and say we can refund the \$259.56 .
Will this be done by check or ACH?

From: Ken chan joo chung <scitex1209@hotmail.com>
Sent: Monday, August 19, 2019 8:51 AM
To: hperez@lapostatle.org
Cc: kcastello@lapostatle.org
Subject: RE: BBB Complaint 13686960 keyla I [REDACTED]

We can response by we will refund \$259.56.

Once customer accept offer, let's do the refund.

Thank you

From: hperez@lapostatle.org [<mailto:hperez@lapostatle.org>]
Sent: Monday, August 19, 2019 8:23 AM
To: Ken chan joo chung <scitex1209@hotmail.com>
Cc: kcastello@lapostatle.org
Subject: RE: BBB Complaint 13686960 keyla I [REDACTED]

Ken we need to respond to this one TODAY as well.

From: Robert Moreno <robert.moreno@bbbcommunity.org>
Sent: Wednesday, August 14, 2019 12:56 PM
To: hperez@lapostatle.org
Subject: BBB Complaint 13686960

Hello Heidy,

We are in receipt of a **rebuttal statement** for the above mentioned complaint. Please provide a response to this rebuttal so we may proceed with closing this case. Let me know if you have any questions or concerns.

Consumer

Most Recent Message

Date Sent: 7/23/2019 10:36:47 PM

I do not accept the response. Yes a call was made but I was not able to answer the call because I was busy at work making back the money that this company has stolen out of my account. When I called back the number of course no one answered and I was placed on hold for an entire hour. When a rep answered she told me to hold then transferred me to a recording of a man who kept saying "you have reached the operator please leave a message. I hung up and made several attempts to call back. I realized that the number that was left on the voicemail was different from the number that called me me so I dialed that number instead. To my surprise a woman answered the phone stating she was from a completely different loan provider and

immediately asked for my social security number. When I told the woman I was uncomfortable giving her my information she insulted me and stated my information was all over the internet anyway so what made this time any different? I ended the phone call due to being insulted and her lack of professionalism. I attempted to call back harvest moon loans again but again no one answered. If my account has been closed then that does not refund the money that was taken out of my account without my permission. I agreed to pay back \$297 but yet \$556.56 was taken out of my account. Which means I need to be refunded \$259.56 for the difference. I would never take out a small loan and almost triple back. The information on my loan isn't even available to pull up because I have since then been blocked out of my account and I'm entering all the correct information. I will be waiting for a response in regards to my refund. Thank you.

CUSTOMER EXPERIENCE INFORMATION

Customer Information:

Keyla L [REDACTED]
[REDACTED]
[REDACTED] OH 45402
Daytime Phone: [REDACTED] 7688
Evening Phone: [REDACTED] 7688
E-mail: [REDACTED]@gmail.com

The details of this matter are as follows:

Complaint Involves:

Billing or Collection Issues

Customer's Statement of the Problem:

I took out a small \$200 loan. The agreement with this company was that I would pay back \$297. So far they have taken out over \$556 out of my account and will not answer there phone so I can inquire about the issue. I've beeb with my bank for 6 years and I'm scared that I'll have to close this account or the issue may go in my credit.

Complaint Background:

Product/Service: Loan

Purchase Date: 4/25/2019

Problem Occurred: 6/20/2019

Model:

Account Number:

Order Number:

Talked to Company: 7/18/2019

Talked to Company (2nd): 7/17/2019

Name of Salesperson:

Purchase Price: \$556.56

Disputed Amount: \$259.56

Desired Settlement:

I would like a refund for the difference and for this company to stop billing me. I have already paid what I owe.

Robert Moreno Conciliation & Engagement Specialist

Better Business Bureau Serving the Pacific Southwest

Direct 858-427-1129 **Office** 858-496-2131

A Community of Trustworthy Businesses | bbb.org

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Arizona Campuses

Maricopa County: 1010 E Missouri Ave, Phoenix, AZ 85014

Mohave County: 60 Acoma Blvd S, Ste B102, Lake Havasu City, AZ 86403

Yavapai County: 213 Grove Ave, Prescott, AZ 86301

Yuma County: 350 W 16th St #205, Yuma, AZ 85364

California Campuses

Orange County: 120 Newport Center Dr, Newport Beach, CA 92660

San Diego County: 4747 Viewridge Ave. Ste 200, San Diego, CA 92123

From: [Ken chan joo chung](#)
To: [michelle](#)
Subject: FW: BBB customer complaint Keyla L [REDACTED]
Date: Wednesday, July 24, 2019 8:32:34 AM

From: hperez@lapostatle.org [mailto:hperez@lapostatle.org]
Sent: Wednesday, July 24, 2019 8:29 AM
To: 'Ken chan joo chung' <scitex1209@hotmail.com>; kcastello@lapostatle.org
Subject: RE: BBB customer complaint Keyla L [REDACTED]

See reply from customer below .

Kaila can some one look into this customers call .

Thank you
Heidy Estrada
TLE Operations Liaison
(619)478-2113 X 103
hperez@lapostatle.org

"The difference between ordinary and extraordinary is that little extra."

I do not accept the response. Yes a call was made but I was not able to answer the call because I was busy at work making back the money that this company has stolen out of my account. When I called back the number of course no one answered and I was placed on hold for an entire hour. When a rep answered she told me to hold then transferred me to a recording of a man who kept saying "you have reached the operator please leave a message. I hung up and made several attempts to call back. I realized that the number that was left on the voicemail was different from the number that called me me so I dialed that number instead. To my surprise a woman answered the phone stating she was from a completely different loan provider and immediately asked for my social security number. When I told the woman I was uncomfortable giving her my information she insulted me and stated my information was all over the internet anyway so what made this time any different? I ended the phone call due to being insulted and her lack of professionalism. I attempted to call back harvest moon loans again but again no one answered. If my account has been closed then that does not refund the money that was taken out of my account without my permission. I agreed to pay back \$297 but yet \$556.56 was taken out of my account. Which means I need to be refunded \$259.56 for the difference. I would never take out a small loan and almost triple back. The information on my loan isn't even available to pull up because I have since then been blocked out of my account and I'm entering all the correct information. I will be waiting for a response in regards to my refund. Thank you.

From: Ken chan joo chung <scitex1209@hotmail.com>
Sent: Tuesday, July 23, 2019 3:58 PM
To: hperez@lapostatle.org
Subject: RE: BBB customer complaint Keyla L [REDACTED]

Michelle bounced the account and set the audit type as RI PAYOFF.

Called the customer twice and was unsuccessful. left a voicemail.

We've debited the customer a total of 6 times (\$92.76 x4, \$92.56, & \$92.96)

From: hperez@lapostatle.org [<mailto:hperez@lapostatle.org>]

Sent: Tuesday, July 23, 2019 3:56 PM

To: 'Ken chan joo chung' <scitex1209@hotmail.com>

Subject: RE: BBB customer complaint Keyla L [REDACTED]

Do we have an update on kayla l [REDACTED]?

From: hperez@lapostatle.org <hperez@lapostatle.org>

Sent: Monday, July 22, 2019 12:25 PM

To: 'Ken chan joo chung' <scitex1209@hotmail.com>

Subject: RE: BBB customer complaint Keyla L [REDACTED]

Great thank you

From: Ken chan joo chung <scitex1209@hotmail.com>

Sent: Monday, July 22, 2019 12:25 PM

To: hperez@lapostatle.org

Subject: RE: BBB customer complaint Keyla L [REDACTED]

Michelle is checking right now

From: hperez@lapostatle.org [<mailto:hperez@lapostatle.org>]

Sent: Monday, July 22, 2019 12:24 PM

To: 'Ken chan joo chung' <scitex1209@hotmail.com>

Subject: RE: BBB customer complaint Keyla L [REDACTED]

Ken do you have an update on tis customer?

From: hperez@lapostatle.org <hperez@lapostatle.org>

Sent: Friday, July 19, 2019 11:14 AM

To: Ken chan joo chung <scitex1209@hotmail.com>

Subject: BBB customer complaint Keyla L [REDACTED]

Customer took a 200 dollar loan was told she would pay back \$297 , customer has been trying to call but as not been able to reach anyone she has been paying regularly and would lie account closed

and a refund.

Heidy Estrada

TLE Operations Liaison

(619)478-2113 X 103

hperez@lapostatle.org

"The difference between ordinary and extraordinary is that little extra."

7/19/2019

BBB requests your response



Better Business Bureau Serving the Pacific Southwest

Maricopa County Campus: 1010 E. Missouri Avenue., Phoenix, AZ 85014
Mohave County Campus: 60 S. Acoma Blvd., Unit #B102, Lake Havasu City, AZ 86403
Orange County Campus: 120 Newport Center Drive, Newport Beach, CA 92660
San Diego County Campus: 4747 Viewridge Ave #200, San Diego, CA 92123
Yavapai County Campus: 213 Grove Avenue, Prescott, AZ 86301
Yuma County Campus: 350 W. 16th St #205, Yuma, AZ 85364

A Community of Trustworthy Businesses

7/19/2019

Heidy Estrada
Harvest Moon Loans
8 Crestwood Rd #1
Boulevard CA 91905

Dear Heidy Estrada:

Better Business Bureau serving the Pacific Southwest (BBB) recognizes that a loyal customer base is valuable and would like to call your attention to correspondence from one of your customers who has contacted BBB for assistance. We have assigned the following complaint ID#: 13686960 for reference purposes.

Please realize BBB does not judge the validity of issues presented by a consumer; we understand that there are two sides to every dispute. As part of its mission, BBB assists businesses and consumers by opening lines of communication with the facilitation of disputes, and providing company reports to summarize how a company resolves any issues that may arise.

Our hopes are that you will recognize this BBB service as a positive effort. Our intent is to be of assistance only to the extent that we may accomplish a fair and reasonable resolve. At this time, we request you review the issues presented and consider how the matter can be addressed and/or resolved.

Please provide BBB with a written response within 7 calendar days of the date of this letter, advising of the position your company will take. If you prefer, the customer may be contacted directly to resolve this matter, in which case BBB requests notification of the outcome.

Please understand that the consumer's complaint and your response may be publicly posted on the BBB website. Please do not include any information that personally identifies your customer. BBB may edit the complaint or your response to remove personally identifiable information or inappropriate language.

If you received this complaint via email simply click on the "**Submit a Response**", link located on the left, when you are ready to respond. You may also send your response to conciliation@bbbcommunity.org. To learn more about BBB's Dispute Resolution process, visit bit.ly/BBB-DRPROCESS.

Please contact us if you feel you have received this letter in error.

Thank you in advance for your attention to this matter.

Sincerely,

Nicolette Espino
Your Better Business Bureau
Conciliation & Engagement Department
(602) 264-5299 or (858) 737-7173

CUSTOMER EXPERIENCE INFORMATION

Customer Information:

Keyla L [REDACTED]

[REDACTED] OH 45402

Daytime Phone: [REDACTED]-7688

7/19/2019

BBB requests your response

Evening Phone: () 7688
E-mail: @gmail.com

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Purchase Date: 4/25/2019

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Name of Salesperson:

Purchase Price: \$556.56

Disputed Amount: \$259.56

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